

profile

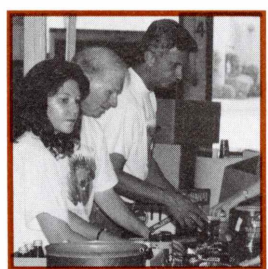
two

This year's United Way rally video features our own employees...



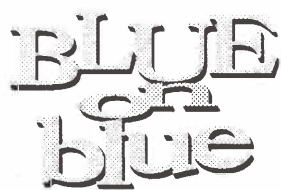
three

Employees roll up their sleeves for the first Day of Caring...



four

The third-quarter Blue on Blue is ready to view...



BCBSF VIDEO MAGAZINE

PARTNERS FOR AFFORDABLE CARE

Editor's note: As Election Day approaches, we want to encourage employees to think carefully about all the issues facing the nation, make an informed decision, and above all cast your vote on November 3! The following article focuses on one of the more hotly debated issues of this year's campaign: health care. Here's the BCBSF perspective.

About 2.8 million Floridians lack health care coverage. That's a problem that affects all of us, and Blue Cross and Blue Shield of Florida is working to do something about it.

Our goal is to provide access to affordable health care for all Floridians. But we recognize that we can't reach that goal alone. It's important for all of us to work together with the medical community and regulators to provide solutions that bring the cost of health care within the reach of all.

We're also developing partnerships with our customers, particularly those who are members of our managed care networks. We're concerned with keeping customers healthy, not simply responding to a medical condition after it develops.

Meanwhile, we've been working with the government to develop a partnership that will improve our health care system through market-based changes. Last year, BCBSF President William E. Flaherty took part in the Governor's Florida Health Care Work Group. The group was made up of representatives from business, the health professions, hospitals, consumer groups and others.

The Work Group envisioned a market emerging in each state in which several competing managed care programs were available, giving consumers



Star Ortiz, an accounting analyst in Provider Audit and a 6-year veteran of BCBSF, took advantage of convenience recently and registered to vote at a table set up in the lobby of the Riverside Home Office Complex.



Jacqueline Johns, Government and Legislative Relations, says BCBSF is a strong advocate of employee involvement in the political process at both a local and national level.

meaningful choices. BCBSF supports the Work Group's recommendation that the state move toward a health care system that:

- Assures that basic access includes prevention and education and an emphasis on personal responsibility;
- Assures that processes are developed to control health care costs and expand the role of the private sector in those processes;
- Simplifies the processes for billing, payment and documentation of health care financing;

- Acknowledges that health care delivery is principally the responsibility of private providers, and
- Assists state, county and local governments, private business and health care providers, to contain health care costs.

At BCBSF, we're constantly working to improve programs such as Health Options, our health maintenance organization, and our Preferred Patient Care program. These managed care

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Articles and photographs about the company's programs, policies, products and people may be submitted for consideration. Please send to: Rejeanne Davis Ashley, Public Relations, Riverside Home Office Complex, 19T. For information, call (904) 791-6329 or contact your regional representative with story ideas.

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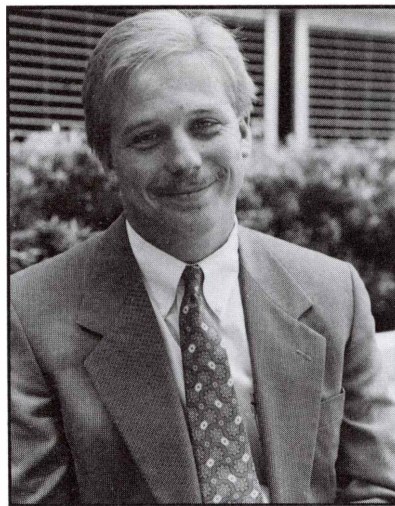
Partners For Affordable Care

programs encourage people to seek out the care that will keep them healthy while avoiding the sort of unnecessary treatments that have been associated with runaway health care costs.

If you are among the 93 percent of BCBSF employees who take part in these programs,

you've already helped save more than \$3.6 million in health care costs. And, you're taking an active role in a powerful partnership — a partnership of doctors, nurses, skilled administrators and public servants that is dedicated to helping you keep watch over your own health while at the same time making health care accessible to your fellow Floridians. ■

employees only



Chris Hobday

United Way Needs You

The 1993 United Way Fund-raising Campaign is in full swing, and rallies are being conducted for employees around the state.

Like last year, part of the rally features a specially produced video highlighting the many ways United Way helps people in the community. This year's video shows some of our own employees who are involved in

United Way or whose lives have been changed by United Way. Customer Service Representative Chris Hobday, for example, says one United Way agency, the Youth Crisis Center, saved his life. His story and the others will touch your heart and demonstrate how vital your continued support is.

Please plan to attend the United Way rally scheduled for your department. For more information about United Way, call Employee Services at 791-8161. ■

florida focus

Relief Efforts Continue

BCBSF's sister plans are rallying to support our Hurricane Andrew relief efforts. So far a number of plans have donated funds to help the Southern Region employees who lost their homes and possessions during the nation's worst hurricane.

The South Carolina plan, with memories of Hurricane Hugo still fresh in their minds, was the first to respond with a generous donation of \$15,000. BCBS of Tennessee's Chattanooga plan donated \$1,000, BCBS of Arkansas sent \$1,000, the Rocky Mountain Health Care Corporation (representing Colorado, New Mexico and Nevada) sent \$2,000 and BCBS of Maine sent \$500.

The employees in the Claims Division of BCBS of Rochester, New York, sent \$1,894.03 they collected through raffles, bake sales, breakfasts and lunches. They also sent a photo album showing employees involved in the fundraising activities. An excerpt from the letter they sent with the check said, "We hope this check will help in the rebuilding of the lives and spirits of the Florida Blue Cross and Blue Shield staff and their family members, affected by the hurricane. Please rest assured that your colleagues up north care and hope that in some small way we are part of a speedy recovery." The Rochester plan's Employees' Club, known as Gateway, sent another \$300.

In other Andrew-related news, Blue Cross and Blue Shield of Florida is co-sponsoring with

Florida International University a project designed to help small businesses recover from the August 24 hurricane. The South Dade Strategic Emergency Business Assistance Project will target more than 20 of the small businesses in Dade County that were displaced or destroyed when Andrew came to call. ■

Note to god: Please make miami the way it looked before andrew. I cant take it anymore, everyday mommy has to go all that way to get me. And it takes about three hours to get home. And daddy we hardly get to see when he leaves work it takes him three hours when he gets home its bedtime. Please help us. I am going crazy. P.S. I love you. Thank you for being with us during the hurricane. lots of love from your servant.

8-year-old Patrick Andrews's Note To God dramatizes the effect Hurricane Andrew has had on our South Florida colleagues.

in the spotlight

Special Assistant

For the past seven and a half years, Duane Carter has looked for trouble. And he found it. Carter is a Supervisor in the Medicare Fraud Branch and a recent winner of the Office of Inspector General's Integrity Award.

The award was a complete surprise. Carter was in Tampa, attending a training session on Health Care Fraud. About 125 people from the FBI, the U.S. Attorney's office, Medicare, Medicaid and private insurance companies were present. Among them was Jim Cottos, Regional Inspector General for Investigations, OIG, Atlanta. Carter says, "After his part of the program, Jim began to talk about a person who was of special assistance to the OIG. I



Duane Carter

thought, that sounds like what I do. Then I heard him call my name."

What did Jim Cottos say about Duane Carter? "I cannot remember. I was too stunned," laughs Duane.

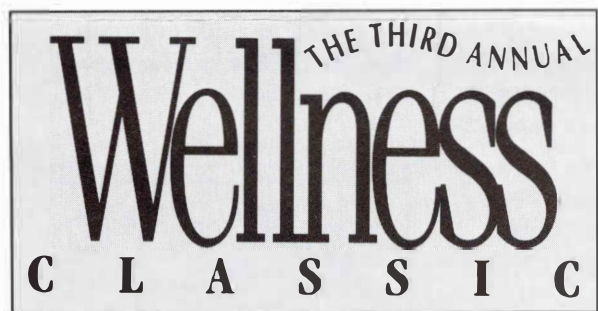
Cottos remembers. "We

honor people who are helpful to us. We rely on people like Duane to provide us with information, interpret records, tell us what records we need, and help us with statistically valid samples. We use the information to arrive at an overpayment and loss figure. The job is too mammoth for us to do by ourselves."

According to Carter, the OIG Integrity Award wasn't for any one case, but for his help on a number of cases. "The most recent was a chiropractor convicted and sentenced to five years and ordered to pay \$1.6 million in restitution."

After seven and a half years, has Carter seen it all? "The job is fascinating," says Carter. "We learn about all the scams and fraudulent practices. But just when you think you've seen it all, something else pops up." ■

Wellness Classic A Success



The West Coast Region's Third Annual Wellness Classic raised more than \$20,000 for Big Brothers/Big Sisters of Greater Tampa, says Project Manager Deborah Jump Dawson. "This is the largest community event we sponsor during the year," says Dawson. "The Wellness Classic includes five big competitive races and events, health screenings,

activities for children, a fabulous post-race party, incredible food and beverages, music and more. It's an event dedicated to fitness, fun and families."

The five competitive events were a 5K run, 25-mile and 12.5 mile cycling, 10K in-line skating and a 2-mile walk. After exerting themselves athletically, participants enjoyed a post-race party and took advantage of on-site health screenings courtesy of BCBSF network hospitals. Each participant received a custom-designed, neon-colored T-shirt with original artwork.

Fifty-five West Coast Region employees and their families volunteered their time to work the event, setting up tables and chairs, serving food, timing races and parking cars. "Their hard work was appreciated both by BCBSF and Big Brothers/Big Sisters, who send heartfelt thanks to all the volunteers and participants," says Dawson. ■

Day Of Caring

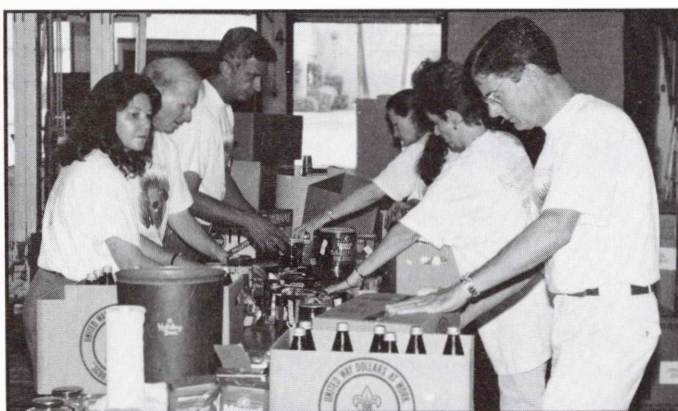
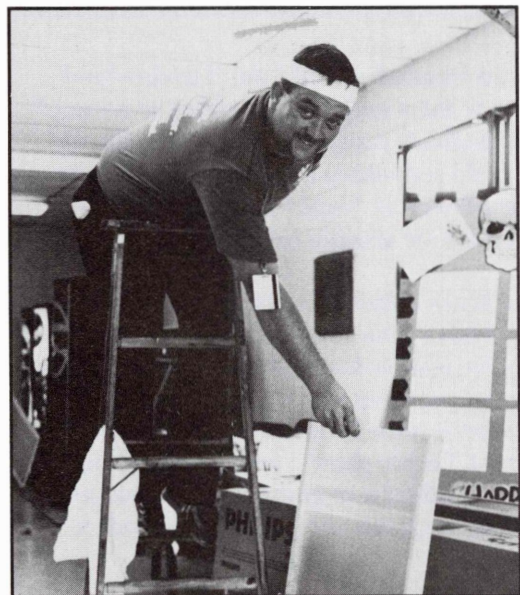


Photo above: Employees help pack boxes of food that will be distributed to the area needy at the Jacksonville Food Bank.

Photo left: Jack Fountain helps repair ceiling panels at the Girls and Boys Club. More than fifty BCBSF employees volunteered for the company's first Day of Caring for United Way.

service anniversaries

The following employees celebrated anniversaries in October:

five years

Melinda A. Atkinson, Claims Examiner B... Teresa D. Brooks, Claims Examiner B... Todney L. Bynes, Operation Analyst II... Robert J. Copeland, Manager Provider Contracting... Zelbra W. Countryman, Trainer... Precious S. Desuyo, Claims Examiner B... Terrie L. Durham, Claims Examiner B... James A. Foster III, Supervisor Claims and Customer Service... Judith C. Galemeau, Corporate Financial Research Analyst... Arlene S. Gonzales, Claims Service Representative II... Robyn B. Grooms, Senior Operations Analyst... Patricia A. Hamilton, Manager Utilization Management... Danielle D. Kalem, Account Representative... Rona I. Karol, Provider Contracting Representative II... Chiquita C. Lazenberry, Customer Service Representative B... Lester Joseph Jr., Data Entry Operator... Digna T. Manlunas, Accountant II... Emylee H. McBrearty, Provider Contracting Rep I... Javier R. Mendoza, Manager Sales... Regina M. Moment, Claims Service Rep I... Iris Murray Ball, Claims Examiner A... Donald T. Newton, Claims Service Representative III... Cynthia L. Perkins, Claims Service Representative III... Cynthia F. Pohlmann, Accounting Analyst A... Trina D. Roberts, Claims Service Rep III... Aretha J. Smith, Claims Examiner... Cynthia A. Smith, Telemarketing Sales Rep... Valerie G. Smith, Claims Service Rep III... Linda E. Taylor, Claims Examiner B... Patricia A. Thomas, Customer Service Rep B... Loretta S. Tillman, Telemarketing Sales Representative... Carol A. Tussinger, Operation Analyst II... Helen H. Van Houten, Correspondence Representative B... Leila D. Wilder, Secretary A... Joyl L. Williams, Claims Service Representative IV... Stella M. Williams, Claims Service Representative III... Rhoda D. Woodside, Claims Service Representative III... Marci S. Youmans, Correspondence Rep A... Philip L. Zoller, Operation Analyst II.

service anniversaries
continued on next page



service anniversaries continued

ten years

Joannah S. Barnes, Customer Service Representative... Barbara A. Black, Supervisor, Medicare B Communications... Jill A. Cooper, Manager Medical Review Audit... Darlene D. Dailey, Claims Examiner B... Vicki J. Dailey, Micrographics Processing Clerk... Broderick A. Davis, Manager Quality Assurance... Linda Debose, Correspondence Representative B... Theresa W. Emery, Peer Review Analyst B... Marilyn M. Hollan, System Project Manager... Judith E. Holt, Operation Analyst... M. Christin Hontz, Senior Operations Analyst... Ruth A. McConnell, Section Leader IX... Sherri D. McDonald, Medical Analyst Medicare B Claims, Barbara S. Riggan, Board Coordinator... Lisa W. Robinson, Operation Analyst II... Thomas E. Torgersen, Director, Medical Services, NW Region.

fifteen years

Jane A. Brannock, Field Service Representative... Peggy A. Craig, Inserting Machine Operator... Rebecca J. Gay, Supervisor Provider Contracting.

twenty years

Diane L. Bootz, Statistical Research Analyst... Nellie L. Brooker, Research Clerk B... Mark E. Cheney, Senior Systems Analyst... Brenda L. Harper, Accounting Analyst A... Bobbie J. Harris, Desktop Publishing Technician... Sylvia A. Johnson, Operation Analyst II... Lenette Paulk, Senior Group Account Analyst... Helen Pettaway Butler, Production Analyst... Lawrence E. Reynolds, Senior Performance Analyst Medicare B... Richard J. Schultz, Technical Analyst II... Diane C. Thomas, Customer Service Representative B... Judith D. Tukes, Claims Service Rep IV... James G. Wallace, Product Director... Cora L. Waters, Quality Analyst In-Line.

twenty-five years

Justine A. Connor, Customer Service Representative A... Nancy O. Holt, Peer Review Analyst A... Roger E. Holton, Director of Information Services... Marion G. Lane, Automated OPS Consultant... Hattie M. Ransom, Voice/Data Network Analyst... Ruth A. Rollins, Accounting Analyst B... Wilhelmeni Ross, Senior Operations Analyst.

for your benefit

Benefits Statement Due in November

You'll soon be receiving your personalized benefits statement from Human Resources.

The confidential report describes your particular Blue Ribbons Benefits package, tells you about benefits you may be eligible for but not yet taking advantage of, and gives you information to plan for long-term financial security.

"This is the second year employees have received a personalized benefits statement," says Kim Peri Lambert, Compensation and Benefits. "Based on the feedback we've heard during the past year, employees find this kind of information very helpful, especially as a planning tool for their financial security."

If you have any questions about your personalized benefits statement after receiving it, call Lambert at 791-6790. You should receive your report by mid-November. ■

for your information

Payday, Paychecks and Payroll

Two things everyone knows about payday; it never comes too soon or too often. But there may be things about payday and your paycheck you don't know. In this and future articles, the BCBSF Payroll Department covers the topics that help you get your check on time, at the right place and in the right amount.

First things first. The BCBSF Payroll Department is located in Jacksonville at Freedom Commerce Centre, Building 2, Floor 3. The phone number is (904) 363-5384 and the fax number (for timesheets) is 363-5087. Office hours are Monday

through Friday, 8 a.m. to 4:30 p.m. "We have ten employees in the department, serving all the 5,600 employees around the state," says Rosalind Sandell, supervisor.

"We offer a number of services to employees in addition to processing their paychecks," says Sandell. "Employees can contact us to initiate or change direct deposit authorizations and amounts, make changes to their W-4 forms or request duplicate W-2 forms, discontinue voluntary deductions such as United Way, YMCA (Young Men's Christian Association) or JCA (Jewish Community Alliance) and begin or change deductions for savings bonds."

Employees can also contact Payroll to request adjustment forms if they find an error on their paycheck and to request authorization forms to release their paycheck to someone else. (The forms are also available from Materials Management)

And, of course, Payroll should also be contacted when you or your department moves to ensure accuracy of paychecks, deposits, reports and timesheets.

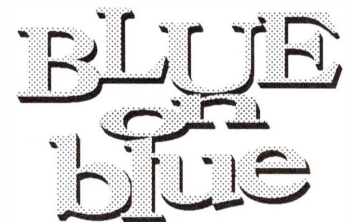
In future articles, you'll learn more about Payroll Department services. If you have a specific question you'd like answered, contact Sandell for more information. "We're here to serve," says Sandell. ■

Blue On Blue Ready To View

The third-quarter edition of the BCBSF quarterly video magazine *Blue on Blue* has been distributed to all vice presidents and directors for use during two-way communications meet-

ings. Ask your manager or supervisor for more details about when your department is scheduled to see it.

The deadline to submit information for the next edition of *Blue on Blue* is November 6. Call Jackie Denman in Public Relations at 791-8425 if you have ideas or video footage to share. ■



BCBSF VIDEO MAGAZINE

manager's memo

Ways To Give Feedback

Feedback is critical in employee/boss communication. These guidelines will help managers reach employees and also help colleagues deal better with peers:

- Make feedback descriptive — not evaluative. Describe the particular behavior, but don't pass judgment on it. Example: Don't say, "You are too slow." Instead, say, "When you did this particular piece of work, you didn't meet the deadline. What can we do about it?"
- Offer specific feedback; don't be vague. Example: Avoid saying, "You seem so irritable today." Instead say, "When I asked you about this

project, you shouted — and I don't understand why. It made me wonder if something is wrong."

- Be sure feedback deals only with behavior the person can do something about. Don't call someone "compulsive" or "rigid" or "a procrastinator." Try to identify the specific behaviors that can be changed.

- Give feedback only when you are alone with the person and have time to talk about the problem. And offer the feedback as soon as possible following the event prompting the discussion.

Note: Feedback must be given in an atmosphere of mutual trust. People should feel they are working in a climate conducive to growth and development. Source: Natasha Josefowitz, writing in *Leaders*. ■